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United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 25-10696-pmm Katelyn M. McCuen

Debtor

Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 3 Date Rcvd: Feb 24, 2025 Form ID: 309A Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2025:

Recip ID Recipient Name and Address

+ Katelyn M. McCuen, 4463 Roselyn Lane, Bensalem, PA 19020-2935 dh

14980647 + Attorney General of the United States, Ben Franklin Station, PO Box 227, Washington, DC 20044-0227

14980664 Onemain Financial, Attn: Bankruptcy, PO Box 142, Evansville, IN 47701-0142

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty	Notice Type: Email Address Email/Text: brad@sadeklaw.com	Date/Time	Recipient Name and Address
·		Feb 25 2025 01:14:00	BRAD J. SADEK, Sadek Law Offices, LLC, 1500 JFK Boulevard, Ste 220, Philadelphia, PA 19102
tr -	+ EDI: BCCSHUBERT.COM	Feb 25 2025 05:48:00	CHRISTINE C. SHUBERT, 821 Wesley Avenue, Ocean City, NJ 08226-3622
smg	Email/Text: megan.harper@phila.gov	Feb 25 2025 01:15:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 25 2025 05:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 25 2025 01:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust -	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Feb 25 2025 01:15:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14980651	Email/PDF: AffirmBKNotifications@resurgent.com	Feb 25 2025 04:01:56	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
14980652	Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 25 2025 01:15:00	Aspire Credit Card, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
14980653	EDI: TSYS2	Feb 25 2025 05:48:00	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
14980654	EDI: CAPITALONE.COM	Feb 25 2025 05:48:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14980654	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 25 2025 03:17:04	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14980655	EDI: WFNNB.COM	Feb 25 2025 05:48:00	Comenity/Big Lots, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14980656	EDI: WFNNB.COM	Feb 25 2025 05:48:00	Comenity/MPRC, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14980657	Email/PDF: creditonebknotifications@resurgent.com		102120, Columbia, Oli 10210 2120

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		Feb 25 2025 03:16:17	Credit One Bank, Attn: Bankruptcy Department, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14980658	EDI: DISCOVER	Feb 25 2025 05:48:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14980659	+ EDI: AMINFOFP.COM	Feb 25 2025 05:48:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14980659	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 25 2025 03:39:16	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14980645	+ EDI: IRS.COM	Feb 25 2025 05:48:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14980660	Email/Text: PBNCNotifications@peritusservices.com	Feb 25 2025 01:15:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14980661	EDI: MAXMSAIDV	Feb 25 2025 05:48:00	Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
14980662	EDI: NFCU.COM	Feb 25 2025 05:48:00	Navy Fcu, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
14980663	EDI: NFCU.COM	Feb 25 2025 05:48:00	Navy Federal Credit Union, Attn: Bankruptcy, PO Box 3302, Merrifield, VA 22119-3302
14980648	Email/Text: fesbank@attorneygeneral.gov	Feb 25 2025 01:15:00	Pennsylvania Office of Attorney General, Attn: Financial Enforcement Section, Strawberry Square, 15th Floor, Harrisburg, PA 17120
14980646	+ EDI: PENNDEPTREV	Feb 25 2025 05:48:00	Pennsylvania Department of Revenue, Attn: Bankruptcy Division, Department 280946, Harrisburg, PA 17128-0001
14980646	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 25 2025 01:15:00	Pennsylvania Department of Revenue, Attn: Bankruptcy Division, Department 280946, Harrisburg, PA 17128-0001
14980649	^ MEBN	Feb 25 2025 00:46:58	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14980665	EDI: SYNC	Feb 25 2025 05:48:00	Syncb/Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14980665	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 25 2025 04:01:44	Syncb/Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14980666	EDI: SYNC	Feb 25 2025 05:48:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14980666	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 25 2025 03:16:18	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14980667	EDI: SYNC	Feb 25 2025 05:48:00	Synchrony/Paypal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
14980667	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 25 2025 03:17:16	Synchrony/Paypal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
14980668	Email/Text: dbogucki@trumark.org	Feb 25 2025 01:15:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Fort Washington, PA 19034-2701
14980650	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 25 2025 01:15:00	U.S. Attorney's Office, 615 Chestnut Street, 12th Floor, Philadelphia, PA 19106-4404

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2025 Signature: /s/Gustava Winters

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Information to identify the case:						
Debtor 1:	Katelyn M. McCuen	Social Security number or ITIN: xxx-xx-0214				
	First Name Middle Name Last Name	EIN:				
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:				
United States Ba	ankruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 7 2/21/25				
Case number:	25-10696-pmm					

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline

Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

with the court.				
		About Debtor 1:	About Debtor 2:	
1.	Debtor's full name	Katelyn M. McCuen		
2. All other names used in the last 8 years				
3.	Address	4463 Roselyn Lane Bensalem, PA 19020		
4.	Debtor's attorney Name and address	BRAD J. SADEK Sadek Law Offices, LLC 1500 JFK Boulevard Ste 220 Philadelphia, PA 19102	Contact phone 215–545–0008 Email: brad@sadeklaw.com	
5.	Bankruptcy trustee Name and address	CHRISTINE C. SHUBERT 821 Wesley Avenue Ocean City, NJ 08226	Contact phone (609) 923-7184 Email: christine.shubert@comcast.net	

For more information, see page 2 >

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Debtor Katelyn M. McCuen

Case number 25-10696-pmm

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.

900 Market Street Suite 400 Philadelphia, PA 19107 Hours open: Philadelphia Office — 9:00 A.M. to 4:00 P.M; Reading Office — 9:00 A.M. to 4:00 P.M.

Contact phone (215)408-2800

Date: 2/24/25

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

March 28, 2025 at 03:00 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (609) 264–3907, Enter Meeting ID 219 841 3740, and Passcode 3206599493

For additional meeting info. go to https://www.justice.gov/ust/moc

Filing deadline: 5/27/25

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

• if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.